

PATENT
Attorney Docket No. 05997.0037

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Walter C. MUREN) Group Art Unit: 3627
Application No.: 10/731,433) Examiner: OBEID, Fahd A.
Filed: December 10, 2003) Confirmation No.: 5179
For: SYSTEMS AND METHODS FOR)
PROVIDING AN ADJUSTABLE)
RATE MORTGAGE WITH A FIXED)
MONTHLY PAYMENT)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed July 25, 2008, the period for response to which having been extended through December 29, 2008 (December 25-26, 2008 being Federal Holidays and December 27-28, 2008 being Saturday and Sunday) by the attached Petition for Extension of Time, and concurrent with a Request for Continued Examination, please amend this application as follows:

Amendments to the Claims begin on page 2.

Remarks follow the amendment section.